

Middletown Housing Task Force

SUBCOMMITTEE REPORTS:

Housing Opportunities
Financial/Government
North End (East)



City of Middletown

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*To the Mayor and the Common Council
of the City of Middletown:*

The Middletown Housing Task Force undertook the following study to provide an overview of housing conditions, needs and problems in the City of Middletown for planning purposes. The study, summarizing the work of three Task Force Subcommittees, offers an analysis of the present housing situation and blueprints possibilities and opportunities for the future. It identifies existing conditions - occupancy rates, rentals and ownership status, dwelling sizes, structural conditions, rehabilitation needs and costs, amount of subsidized housing and numbers of units, etc. - while projecting the housing needs of Middletown residents (and those expected to reside) for all socio-economic levels through the end of the present decade.

As a compendium of facts and financial information of legislation and regulations, of planning and zoning requirements and of available financial opportunities and municipal and governmental options, it should prove extremely valuable to the planning function. It is then a necessary starting point; a beginning to assess the important facts and issues involving further development, change, improvement and rehabilitation.

The study's focus on the City's North End (east of Main Street) typifies its concerns for the continuing process of revitalization that has been going on for the past twenty years in downtown Middletown and in some of its declining neighborhoods. With this information and its handy set of references, the assessment and planning task should be made more efficient. However, while planning is integral to the process of change and development, it is the kind of policies and actions the City pursues that will determine the best possible future for this community.

In sum, this report remains a planning guide touching the surface of the many problems and requirements that confront us. It awaits the dispositions and applications of the citizenry, the business community and the local government to decide what the real direction will be.

We, the members of the Housing Task Force, thank you for the opportunity to have served the City.

- THE HOUSING TASK FORCE -

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Middletown Housing Task Force

The City of Middletown Common Council passed a resolution on September 7, 1982 establishing a nine (9) member housing task force. The purpose of this task force is to assess the current availability of housing in Middletown, evaluate housing conditions, estimate future housing needs, and develop an overall housing strategy for the City. The report recommends policies that the City can institute to help correct the housing problems and accommodate the needs.

As mandated by the Council resolution, the task force report also focuses on the North End of Middletown's downtown. The housing conditions and neighborhood characteristics of this area have been evaluated in this focus study. Recommendations have been developed for upgrading sub-standard conditions and increasing the number of available units by designating priority areas within the North End neighborhood.

This preliminary report is subdivided into three sections. The Housing Task Force formed three subcommittees to address particular aspects of the housing market in Middletown; each producing a separate report. The subcommittee reports make up this preliminary report.

The first section is the Housing Opportunities report which evaluates and estimates future housing needs in Middletown, profiles housing types and household characteristics of the existing stock, and addresses the income/affordability housing problems in the City.

The second section, Financial/Government Opportunities, provides a list of housing assistance programs financed by the Federal and State governments. It also examines local housing incentives, including those which exist in Middletown's zoning and subdivision regulations, and a few that Middletown might want to consider adopting. Finally, this section of the task force report reviews housing finance alternatives in the private sector.

The final section of the preliminary report presents the findings of the North End focus study. This study profiles neighborhood housing and population characteristics, and presents the findings of the windshield survey which evaluates housing conditions in the North End. The study concludes by designating priority housing rehabilitation areas within the neighborhood. These are pocket areas of concentrated housing rehabilitation needs which have been ranked for future rehabilitation efforts.

Policy recommendations have been developed subject to review and comments of the study findings by the Common Council. These policies and related strategies, stemming from the study findings and public input, are presented on the following pages.

HOUSING POLICY

- I. Provide for the rehabilitation and reuse of underutilized structures to provide increased housing opportunities in the City of Middletown.
- II. Provide for the upgrading of existing housing stock in Middletown.
- III. Increase the inventory of multi-family housing in Middletown.

STRATEGY

- I.(A) Conduct inventory of vacant multi-family residential, commercial, industrial and institutional structures in Middletown to identify properties available for conversion to housing.
- I.(B) Do feasibility study of underutilized State owned buildings, in particular at Connecticut Valley Hospital, for reuse as market rate housing.
- II.(A) Use Federal and State housing program monies to rehabilitate substandard housing
- II.(B) Re-establish the systematic enforcement of health and building codes throughout the City as an annual requirement.
- II.(C) Encourage private sector partnership in rehabilitating residential structures.
- III.(A) Pursue State and Federal housing funds to develop multi family housing units in Middletown.
- III.(B) Pursue State and Federal housing funds to develop low and moderate income housing units in Middletown.
- III.(C) Promote private development of multi-family housing in Middletown by increasing the number of residential units allowed without Planning and Zoning Commission approval as special exception to seven (7) or less.
- III.(D) Promote private development of multi-family housing in Middletown by establishing residential zones that do not

require special exceptions
for multi-family units.

IV. Provide for more affordable housing in Middletown by allowing mobile home parks ("mobile manufactured housing")

IV.(A) Develop and adopt a mobile home park zoning regulation and development standards (or allow the mobile home park use under the existing PRD regulation).

IV.(B) Develop siting criteria for mobile home parks.

V. Increase inventory of affordable housing units through innovative zoning and development techniques.

V.(A) Develop and adopt an accessory apartment regulation. Make accessory apartments an allowable use in all residential zones.

V.(B) Allow interior or rear lots to increase development opportunities.

V.(C) Assess availability of State owned land for a designed experimental housing zone -- least cost housing, relaxed development standards.

V.(D) Increase the amount of land in Middletown zoned R-2

V.(E) Institute the functional classification of subdivision roads, allowing variable street widths and construction specifications.

V.(F) Reduce the allowable lot frontage requirement in the Middletown Zoning Regulation.

Section 1

MIDDLETOWN HOUSING OPPORTUNITIES

This housing market analysis for the City of Middletown examines four factors of the City's housing supply conditions: existing housing types, existing household makeup, future housing needs, and affordability problems of special population groups. The purpose of this analysis is to provide an accurate picture of current housing conditions and future needs, and to provide a basis for establishing housing policies for the City of Middletown. A housing market is not defined by political boundaries. The market area normally encompasses the geographical area in which there is an identifiable relationship between place of work and place of residence. In other words, Middletown's housing market consists not only of Middletown, but includes the surrounding communities, because major employers in Middletown draw many workers from outside the city limits. However, for the purposes of this study, Middletown's city limits will define the housing market area which will be evaluated.

Housing Needs

Table 1 provides a summary of the population and housing data that was used to estimate future housing requirements for the City of Middletown. Data for 1970 is provided to illustrate housing trends from 1970 to 1980. Changes in housing conditions and requirements are estimates using data projected for the year 1990.

Table 1. Components of Future Housing Needs, Middletown, Conn.

	(Census) 1970	(Census) 1980	(Estimate) 1990
<u>Population, Middletown</u>			
Components of Household Change:			
Population	36,924	39,040	41,740
Group Population	3,647	2,958	3,130
Household Population	33,277	36,082	38,610
Average Household Size	3.05	2.55	2.50
Households	10,902	14,130	15,444
Change in Households		3,228	1,314
<u>Housing Units</u>			
Change in vacancy rate:			
Total units	11,302	14,770	16,260
Occupied	10,902	14,130	15,444
Vacant (No.)	400	640	-
Vacant (%)	3.5	4.3	-
Vacant Available (No.)	-	429	816
Vacant Available (%)	-	2.9	5.0
Change in vacant available units (1990)			387
<u>Total Housing Market Needs</u>			
Change in Households			1,314
Vacancy change to 5%			387
Total			<u>1,701</u>

Population growth is the main factor which determines future housing needs. Using projected population figures from the Connecticut Office of Policy and Management, an estimate of the change in the number of households was calculated. The population of Middletown, according to the 1980 U.S. Census, was 39,040. The population is projected to grow to 41,740 by 1990. The household population is by subtracting the estimated 1990 group population which includes persons living in institutions, hospitals, nursing homes, college dormitories, fraternity and sorority houses, etc.; from the total population. The resulting household population is divided by the estimated 1990 average household size to determine how many households will exist in 1990.¹ Based on these estimates, it was determined that an additional 1,314 households will be created in 1990 in Middletown.

Another factor determining future housing requirements is the number and percent of vacant units available in the housing supply. A certain number of vacancies are necessary to provide for a reasonable ability to move within the housing market. The vacancy rate is a measure of the choice in the market for units both for rent and for sale. It is generally agreed that a healthy vacancy rate is between four (4) and five (5) percent. The overall vacancy rate in Middletown for 1980 was 4.3%. This includes 347 vacant for-rent units (4.6% of the rental stock), and 82 vacant for-sale units (1.2% of the owner units). The remaining vacant units are classified "held for occasional use" or "other vacant" (held for a caretaker or janitor, awaiting settlement of an estate, pending repairs or rehab, or personal reasons of the owner). Only the vacant for-rent or for-sale units were actually available on the market resulting in a vacancy rate of 429 units or 2.9% of the total year round housing (a net figure subtracting for-rent and for-sale vacancies from the total number vacant). For the purposes of projecting need we will use the 2.9% vacancy rate. A goal of a five (5) percent vacancy rate was set in this market analysis for 1990. This is generally accepted as a healthy standard. A five (5) percent vacancy rate by 1990 will necessitate that 387 units be added to the 429 available vacant total in 1980.

Thus, adding the projected change in the number of households with the projected change in vacancies, it is estimated that an additional 1,701 housing units will be needed in Middletown by 1990. An average annual increase of approximately 170 units between 1980 and 1990 will be necessary to achieve this.

According to the City of Middletown Building Department, between 1980 and 1982, 207 new dwelling units were constructed (a net figure subtracting the number of demolition permits issued (7)

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It was assumed, based on conversations with State agencies, that the average household size "bottomed out" in 1980, that is, it should not get any lower than 2.5 persons per household in 1990.

from the number of Certificates of Occupancy issued (214) for a net increase of 207 housing units), so that only 1,494 additional housing units will be needed by 1990.

Housing Types

As of 1980, there were a total of 14,774 housing units in Middletown, including 4 seasonal units. Of the total, the proportion of single-family to multi-family units is fairly evenly split, 49% one-family and 51% multi-family. Included in the single-family units are 41 mobile homes.

Detached, one-unit structures make up 44% of the total housing stock. Structures of five (5) or more units make up 29% of the total housing inventory, and two-unit structures make up 14% of the housing stock.

The average number of bedrooms in Middletown's housing stock is 2.3, with two (2) and three (3) bedroom units making up the majority of the housing; 67%.

Of the 14,130 occupied units in 1980, the owner and renter-occupied units were split fairly evenly again at 49% owner-occupied and 51% renter-occupied. Thus, a significant proportion of the Middletown housing supply is composed of rental housing. Condominiums and cooperatives account for about 4% of the occupied housing units with 428 condominiums and 66 cooperatives.

Deficiency housing indicators for the entire City were also examined. According to the indicator of substandard conditions, units lacking complete plumbing for exclusive use, 2.2% of the year-round units in Middletown are substandard; down very slightly from the 2.3% found lacking plumbing in 1970. The indicator of overcrowding, more than 1.01 persons per room, shows that 2.2% of the total number of occupied units City-wide are overcrowded; down considerably from the 5.7% overcrowded in 1970.

Household Characteristics

The City of Middletown has 14,130 households according to the 1980 Census. The majority of the households, 67%, are families, which are defined as 2 or more related individuals. The proportion of family households City-wide has declined significantly since 1970 when 81% of the households were families. There is quite a high proportion of one-person households in the City. One person households comprise 27% of total households, up from 17% in 1970, and more than 80% of all non-family households.

More than half of the households in Middletown are married-couple families with and without children. The number of families with children in Middletown is 51% of all family households. Families headed by a female, no husband present, make up 11% of the total households City wide compared to 9.2% in 1970. Nearly 20% of Middletown's households are elderly households that are headed by

a person 65 years or older. This is up slightly from the 17.5% elderly households in Middletown in 1970.

Income and Affordability

We have already identified the number of vacancies as one factor of choice in the housing market. The second factor is income. A person's choice of housing depends on his or her income. The lower a person's income, the fewer selections he or she has to choose from in the housing market.

There are standards for the proportion of a family or individual's income that should be paid for housing. Generally it is thought that not more than 25 to 30 percent of gross monthly income should be paid by a household for rental housing. Area banks generally set the standard that a family's monthly housing payments, including monthly mortgage, real estate tax, and insurance; should not exceed more than 25 to 30 percent of their gross monthly income when buying a house. Poorer households generally must pay a greater share of their income for housing. Also, the ability of a lower income family or individual to own housing is restricted if the average housing value is too high.

Sample data from the 1980 Census provides estimates of the number of households, both renter and owner-occupied, that are paying a higher than standard proportion of their income for housing costs.

Table 2. Renter Occupied Housing Units By Household Income
By Gross Rent As Percent Of Income (Includes Utilities)

	<u><\$5,000</u>	<u>\$5,000-9,999</u>	<u>\$10,000-14,999</u>
<20%	75	116	463
20%-24%	109	165	469
25%-34%	121	415	490
35%- or more	725	679	143
Not Computed	(150)	(23)	(19)
	<u>\$15,000-19,999</u>	<u>\$20,000 or more</u>	
<20%	778	1,458	
20%-24%	241	159	
25%-34%	124	14	
35% or more	23	-	
Not Computed	(27)	(62)	

*Source: 1980 Census of Population and Housing

Table 3. Owner Occupied Non-Condo Units By Household Income
By Selected Monthly Owner Costs* As Percent Of Income

	<u><\$5,000</u>	<u>\$5,000-9,999</u>	<u>\$10,000-14,999</u>
<20%	-	76	274
20%-24%	6	83	120
25%-34%	14	183	119
35% or more	250	151	82
Not Computed	(6)	-	-
	<u>\$15,000-19,999</u>	<u>\$20,000 or more</u>	
<20%	316	2,541	
20%-24%	87	473	
25%-34%	232	250	
35% or more	73	44	
Not Computed	-	-	

* monthly mortgage, real estate tax, insurance and fuel
Source: Census of Population and Housing

From this data several observations can be made. First, it is obvious that there are more households in the lower income categories in rental units than in owner units. In fact, the average household income by tenure in Middletown as of 1980 was \$24,295 for owner households and \$14,367 for renter households.

Second, according to the standards of affordability, the households who pay 35% or more of their income are financially burdened by their housing payments. Thus, there are an estimated 1,570 renter-occupied and 600 owner-occupied households City wide which are paying more than 35 percent of their incomes for housing. In addition, a proportion of households in the 25 to 34% category (those paying 25 to 34 percent) are also paying more than the accepted standard for housing. In order to make a "best guess" of the proportion of the 25 to 34% category paying more than 30% of their income for housing, a midpoint figure was calculated. It is estimated that 582 renter-occupied and 399 owner-occupied households in the 25 to 34% category are financially burdened by their housing payments. Thus, 2152 renter households, which are 32% of the computed rental sample and 999 owner households, which are 18.6% of the computed owner-occupied sample, may be financially burdened by their housing payments based on accepted standards of affordability. In total, 3151 or 26% of the computed sample of all Middletown households are paying more than 30% of their monthly income for housing.

It is obvious from the data presented in Tables 2 and 3 that the greatest need for housing assistance is in the low-income household categories. In fact, 77% of the financially burdened renter households have incomes less than \$10,000. Of the owner households paying more than 30% of their income for housing, 50% earn less than \$10,000 per year

There are some factors to consider in evaluating this range. First, a certain proportion of persons live in higher priced units and pay a greater share of their income for housing by choice. Just as some persons will drive a Mercedes when they really can only afford a Chevy, some will live in higher priced housing because they want to. The group who need a subsidy are those who pay a higher share of their income for housing and have no choice. There is no way to separate the number in this group from the total.

Some of the households paying more than 30 percent of their monthly income for housing, may already be receiving a housing subsidy. As of August 1980, there were 2,079 publicly assisted rental housing units in Middletown. This number has increased through 1982, but the household income data is also for 1980, so they are comparable figures. An additional 202 low-income owner households receive housing assistance in the form of interest subsidies and mortgage insurance. Some of the federal and state subsidy programs, HUD's Section 8 and Low Rent Public Housing rental assistance, and Section 235 homeownership assistance; reduce monthly housing payments to no more than 25% of a household's monthly income.

However, in units subsidized under HUD's Section 221(d)(3), including 769 units in Middletown as of 1980, the rent is a fixed rate which HUD must approve. This fixed rent, though lower than market rents, is not related to tenant income. Also, for units funded under HUD's Section 236 Rental and Cooperative Housing Assistance For Lower Income Families, which consisted of 543 units in Middletown as of 1980; the tenants pay either a basic rent or 25% of their monthly income, whichever is higher. It is possible and probable that many of the tenants of the 1312 subsidized units pay much more than 30 percent of their monthly income for housing. Thus, up to 60% of the households receiving a rent subsidy or living in subsidized projects in Middletown, may still be financially burdened by their housing payments.

Table 4 indicates the relationship between the median value of owner occupied housing and the median family income for the years 1970 and 1980.

Table 4. Housing Value vs. Family Income

	(1) 1970	(2) 1980 % change)
Median Value	\$24,000	\$60,300 (+155%)
Median Family Income	\$11,280	\$21,085 (+84%)
Ratio of Value to Income	2.1	2.9

Source: (1) 1970 Census of the Population, Connecticut; (2) 1980 Census of Population and Housing

The median value of housing increased tremendously between 1970 and 1980. Median family income also made a sharp increase during this time period, but it did not keep pace with rising housing costs. It is assumed, for the purposes of this study, that a family can afford to spend 2.5 times its family income on the

purchase of a home. For 1970 the ratio of median housing value to median income falls below the standard, indicating that housing was affordable to families in the middle and upper income ranges. However, in 1980 the ratio of value to income was above this standard, indicating that even the middle income groups may have affordability problems in today's market.

Affordability is further explored by looking at the household income distribution in Middletown based on the 1980 Census.

Table 5. Household Income Distribution - 1980 (# of households)

<u><\$5,000</u>	<u>\$5,000-9,999</u>	<u>\$10,000-14,999</u>	<u>\$15,000-19,999</u>
1,543	2,113	2,402	2,130
<u>\$20,000-22,499</u>	<u>\$22,500-24,999</u>	<u>\$25,000-29,999</u>	<u>\$30,000 plus</u>
1,035	834	1,539	2,538

From this data and using the 2.5 value to income ratio, we can estimate that 9,223 or 65% of the households in Middletown would have to pay more than 2.5 times their annual income to purchase a home valued at the median City-wide price of \$60,300. However, elderly, retired households, which generally have low incomes due to being on pensions or Social Security, often have their mortgages paid off and are no longer in the home buying market. For the purposes of this study, therefore, the number of elderly households has been subtracted from the 9,233. This brings the number of households which would have to pay more than 2.5 times their annual income to purchase a median priced home down to 6,473 or 46% of the total City households. While banks no longer use the 2.5 ratio to determine affordability and how they use monthly mortgage to gross monthly income, it is an indication that it would be difficult for 46% of the households in Middletown to purchase a housing unit valued at the median price. What this indicates is a need for more moderately priced housing in Middletown.

This reasoning should be qualified by the fact that income is not a complete indication of one's ability to purchase a home. Persons who own homes have existing equity in their homes which, if used to offset the cost of a new home, could make it affordable, though their income may not reflect this. Some proportion of the 46% do own homes and perhaps could afford to buy a house in the median price range. It is not possible to separate them out, however. At the very least, we can conclude from this data that first time home buyers, those who have no equity in a house, would have difficulty buying a house valued at the median \$60,300 price. Up to 46% of the households in Middletown may be included in this group.

It should also be noted that the vacancy rate in Middletown is low; 2.9%. This is an indicator of a tight housing supply in the City, which could account for some of the affordability problems that have been found in this study. A tight market where demand exceeds supply results in higher rents and purchase prices. While

decreasing interest rates are opening up the owner market for housing, the rental housing market has been historically tight in Middletown due to the demand for rental housing by Wesleyan students. The need for more rental units in Middletown may warrant further study.

Summary - Conclusion

This housing market analysis has provided an overview of Middletown's existing housing stock and household characteristics. It has identified the new housing requirements between 1980 and 1990 in the City as being 1,701 units over the ten year period or 170 new units per year. It would appear that Middletown's housing supply is tight, as the 2.9% vacancy rate for available housing indicates.

A gap in the capabilities of potential buyers and renters in Middletown's housing market, in terms of household incomes, was identified. About one-fourth of the City's households are financially burdened by their housing payments according to 1980 census data. It is estimated that 32% of the renter households in Middletown pay more than the accepted standard of 30% of their gross monthly income for housing. The majority, nearly 80%, of this group are households with incomes less than \$10,000. Some of those burdened are already receiving a rental housing subsidy or are living in units which were financed through government programs and have lower than market, HUD approved rents. This includes up to 60% of rent subsidized units.

Of the owner-occupied households in Middletown, 18.6% may be burdened by their housing payments. Of these, half are low income; earning less than \$10,000. There are 202 owner units in the City receiving housing assistance. Even though Middletown has a fairly high number of subsidized units, the data presented in this study indicates that a need exists in the City for different kinds of housing assistance.

Using an income to housing value ratio, it is estimated that 46% of the households in the City would have difficulty purchasing median priced housing in the Middletown market. This indicates a need for more moderately priced housing and an exploration of providing potential buyers in Middletown, especially low and moderate income, with alternative ownership opportunities.

Section 2

FINANCIAL/GOVERNMENT OPPORTUNITIES

This section of the Housing Task Force Report explores possible funding sources for housing related improvements. Public and private funding sources are reviewed. Also discussed are regulatory techniques which if instituted on a local level, could lower development costs and increase housing development opportunities.

State Housing Assistance Programs

Major changes in the governmental role in housing, particularly at the federal level, are currently under way. At the federal level, the major housing production programs such as the "Section 235", mortgage subsidy program; "Section 8", rental subsidies, and several other housing construction loan and grant programs which "piggybacked" on these subsidy programs have been severely reduced or eliminated since 1981 and thus, cannot be counted on to play a significant role in providing new units.

At the state level, the Connecticut Department of Housing provides a number of programs which can be utilized to assist in providing housing for low and moderate income households. But, as several of these programs have historically functioned in conjunction with the federal programs, most notably the Section 8 program, the Department is currently looking for alternative approaches to implementing its programs.

Additionally, partly because of the need to develop new approaches to housing assistance, the Department is proposing a change in the way its funding is provided. Traditionally, each program received a specific level of funding authority from the General Assembly in each fiscal year. For the fiscal year beginning in July, 1983, however, the Department is requesting a "housing block grant" of approximately \$30 million. The Commissioner of Housing would then be authorized to distribute these funds among the various programs in a manner that will be most effective in meeting the state's housing needs. At this time there is no final determination on this proposal.

The major state funded programs in which the City of Middletown may play a role include:

1. Moderate Rental Housing. Low-interest loans are provided to local housing authorities and developers for the construction and/or rehabilitation of rental housing for moderate income persons and families. This program has often been used in conjunction with the federal Section 8 rental subsidy in the past. With the demise of that subsidy program, new techniques must be developed to insure that rents are maintained at a level which is affordable to low/moderate income households while insuring adequate income to cover operating and debt service costs. Among the approaches currently being attempted are utilization of Community Development Block Grant funds for site

acquisition, utilization of surplus municipal buildings, and other forms of municipal participation.

2. Rental Housing for the Elderly. Grants and loans are provided to housing authorities for the development of housing for the elderly. Some of these units are intended to meet the special needs of handicapped persons. DoH has proposed in its 1983 legislative package that this program be modified to also make loans available to private developers as a means of making these units more widely available.

3. Congregate Housing. Grants and loans are provided to housing authorities, community housing development corporations, or other approved corporations for the development of congregate housing for low-income, frail, elderly persons.

4. Community Housing Development Corporations. Interest-free loans are available to qualified non-profit housing sponsors for use in several ways: as seed money to assist the organization in developing housing; as a "Revolving Loan Fund" for the acquisition, rehabilitation, or construction and resale of homes to low and moderate income families; and as a "Rehabilitation Loan Program" of low-interest loans to property owners needing to rehabilitate their homes.

5. Housing Site Development. Grants are provided to local housing site development agencies for up to two-thirds of the cost of acquisition and preparation of sites for low and moderate income housing. Like the moderate rental program, the "HSD" program has, in the past, commonly been used in conjunction with federal housing construction programs. As such programs are reduced in number and availability, new and unique ways of effectively utilizing HSD funds must be developed.

6. Small Cities Community Development Block Grant. Grants are provided to municipalities in accordance with the Federal Housing and Community Development Act of 1974. Funds are provided for community development activities in the areas of housing, economic development, and community facilities. Unlike the other housing programs (except Neighborhood Rehabilitation discussed below), the "CDBG" program is competitive and is funded with federal funds which are passed through to the state. This program is a block grant with a wide range of eligible activities and thus, can be used to assist in a wide variety of housing programs. Under the present law, actual housing construction is not eligible for funding, but site acquisition, rehabilitation of both public and private housing units, and other similar activities are eligible; and indeed, the City of Middletown had made use of this program in the past. Currently the City is receiving a two-year, \$1 million grant under this program and is not eligible to reapply for funds until at least 1984.

7. Community Development/Neighborhood Rehabilitation. Grants are provided to municipalities for up to one-third the cost of community development activities which are part of a coordinated

neighborhood revitalization effort in a predominantly residential area. Like the CDBG program, this is a competitive program but competition is limited to cities and towns of over 50,000 in population and to those under 50,000 that meet the criteria for distressed communities. Currently, Middletown is not "distressed". Additionally, some "Neighborhood Rehab" funds have been included in the CDBG competition.

8. Urban Homesteading. The Urban Homesteading Program provides loans for purchase and rehabilitation by urban homesteaders who wish to acquire program property from local agencies. This program is designed to provide home ownership opportunities and to assist municipalities to revitalize neighborhoods. This is a relatively new program which is being implemented for the first time this year in Hartford, New Haven, and Waterbury. The program requires designation of an Urban Homesteading Agency as well as a justification of need as a result of large numbers of vacant and/or substandard housing units, high tax delinquency rate, and the administrative and technical skills to effectively develop such a program.

Middletown is utilizing all of these funding sources with the exception of Congregate Housing, Community Development/Neighborhood Rehabilitation (which Middletown is not eligible for) and Urban Homesteading.

The remaining state programs, listed in Appendix I, are primarily geared to either on-going, management type assistance to communities, or to organizations receiving DoH funds or direct aid to individuals in which the City has a very limited role.

In addition to these existing programs, the Department is currently undertaking demonstration projects which may have applicability to Middletown. Included among these is an accessory apartment program. This project, currently being tested in Fairfield County, assists in the creation of rental units in existing single family housing.

A second pilot project, known as the Rural Self-Help Program, is scheduled to begin this year in Northeastern Connecticut. This pilot, funded like a housing development corporation (see Program 4 above), involves construction of three duplexes, each of which will be owner occupied by a low/moderate income family. The second unit in the structure will be rented to another low/moderate income family. The unique aspect of the program involves "owner participation" in the construction. Each owner participates to the extent of providing 900 hours of labor under the guidance of qualified construction tradespeople. Both permanent and construction financing are being provided by the Department of Housing through the Northeastern Connecticut Community Development Corporation.

Another pilot project, currently in the planning stages, is a cooperative housing program. This is expected to be similar to

the Equity in Housing Program currently operating in the City of Middletown.

Federal Housing Assistance Program

Appendix II contains a list of Federal Housing Programs. The funding is currently limited for many of the programs listed. At the time of this writing, there is very little money available in the federal housing programs. The present administration is revamping publicly assisted housing programs in an effort to change the way publicly funded housing is delivered in this country. Thus, due to this stage of transition, many of these programs are not being funded at this time. For example, Section 8, Rental Assistance, has been reduced and is being considered for phase out and a whole new system of subsidizing low and moderate income rental housing is being developed called "housing vouchers".

Local Housing Incentives

The Connecticut Department of Housing's Three Year Housing Advisory Plan (October, 1980), notes that the problem of affordable housing is reaching crisis proportions; and furthermore, this problem is affecting not only the groups traditionally on the fringes of the market, such as the poor and the elderly, but middle class residents as well.

Clearly, the causes of this situation are many, and local government has little or no ability to affect many of the variables which impact on housing cost. In one area, land costs, municipal action can have a significant impact. The Department of Housing's Report entitled "Housing and Land Use: Community Options for Lowering Housing Costs" (November, 1981), notes that this element accounts for 29% of the total cost of an average new house in the state.

There are a variety of land use techniques which can and have successfully been used to reduce housing costs. These techniques include zoning and subdivision regulations, road ordinances, and interagency coordination. Before evaluating possible changes to any document or policy associated with housing in Middletown, it is essential to review what regulatory incentives for affordable housing are written into the City's Zoning Code and Subdivision Regulations.

1. An important housing incentive provides for the encouragement of "infilling" -- the use of existing building lots or parcels in older neighborhoods that were bypassed when an area was originally developed. The Zoning Code permits new subdivision of land in these areas to have the same lot frontage as existing lots, rather than the frontage that would be required if located in an outlying newly developed section of the community.

2. Existing lots of record may have as little as fifty (50) feet of frontage and still be used as a single family housing site. Side yard requirements are also reduced by requiring ten (10) percent of the frontage rather than a fixed number of feet.
3. There is no minimum floor area required in the Middletown Zoning Code. This is often an impediment to housing unit construction in other communities.
4. Street widths, often cited as being required to be excessively wide in many towns, may be as narrow as twenty-two feet in Middletown.
5. The possibility of a variety of new housing styles and types is made possible through a Zoning Code concept called the planned residential development. These projects can only be located in the highest category of residential zoning, the R-1 Zone. The concept encourages the preservation of natural geographic features such as streams and wetlands and opens the way for less expensive attached units which can be rented or sold as condominiums.
6. Another housing opportunity is related to old buildings. The Zoning Code permits an application for permission to use a building designated in our study as historic or architecturally significant for an adopted re-use no matter what zone the structure is located in. Several former schools and industrial buildings have been converted to residential use as a result of this opportunity.
7. Development costs and time can be reduced by the simplification and streamlining of the application review process. Over the past ten years Middletown has progressively streamlined the subdivision review process. Often a proposed development may require review and approval by more than one municipal agency. In order to avoid scheduling delays, multiple hearings, and excessive paperwork; the Commissioner of Housing has prepared a model ordinance mandated by the General Assembly, outlining procedures for a single application form to be used by all reviewing agencies, provision for joint hearings, and concurrent processing of applications.

Other land use techniques exist which may be used to reduce housing costs. Middletown policy makers may wish to evaluate these proposals to determine their applicability to the City.

1. Mobile Homes. Special Act 82-49 of the Connecticut General Assembly called for the establishment of a Mobile Home Task Force to review the problems associated with the use of these units in Connecticut. The committee's report, published in January, 1983, outlines a comprehensive strategy for including these units in Connecticut's housing stock. Among the major land use recommendations are: that mobile houses be treated the same as "site built" homes when located on

individual lots; that mobile home developments be permitted in zones under essentially the same standards as other higher density land uses such as PUD's; and that mobile homes be taxed as realty rather than personal property to help remove misconceptions as to the nature of mobile homes as housing, as well as increase local tax revenues.

2. Community Sewer Systems. Public Act 81-311 established procedures for the operation of community sewage systems not owned by the municipality. This law can make possible the development of higher density housing in areas which are not served by public sewers.
3. Conversion of Single Family Housing (Accessory Apartments). One of the most direct methods of adding to the rental housing stock is to permit conversion of excess space in existing single family dwellings to apartments. If proper standards are used to control such conversions, they can provide an important source of affordable housing with minimal neighborhood impacts. The City of Middletown Zoning Code has an existing provision which allows two-family housing units (including accessory apartments) in the R-2 zones. It may be desirable to expand the R-2 zones, rezoning other parts of Middletown to allow for more accessory units.
4. Interior or Rear Lots. These are lots which are located behind existing building lots and which lack required frontage on public roads. These lots can provide a mechanism to develop parcels in a more cost effective manner than would occur under traditional subdivision. Savings can be recognized, for example, in road costs, storm drainage, and related development activities. Reduction in long term road maintenance costs can also result.
5. Experimental Housing Zone. This is an innovative land use technique to provide for least cost housing. It involves the designation of an innovative design demonstration zone, perhaps on vacant State owned land. Rigid standards of appearance would be established for this residential zone, but many of the traditional development standards would be waived. For example the minimum lot size could be reduced, floor area and infrastructure requirements could be decreased, and new low-cost materials could be allowed; the purpose of which is to lower development costs thus lowering housing costs. Various types of housing could be built, including experimental housing. Rights to develop the land would be awarded to the builder who submits the best innovative design package. A variation of this would be to use Community Development Block Grant monies to purchase the land for this zone.

Private Financing Alternatives

The private sector is the principal source of housing in the United States and in the State of Connecticut. Thus, methods of financing development in this sector are critical to the provision of housing opportunities. With the rapid increase in interest rates and tight credit policies of recent years, several new methods for funding housing have emerged. Nationally, these include the following.

1. An increase in reliance on complex equity syndications and similar partnerships. In particular, Urban Land, (March 1983), notes that this approach is now being utilized as a source of financing for new rental units.
2. One recent change in tax law, The Economic Recovery Tax Act of 1981, includes a provision to add a new accelerated cost recovery system for the rehabilitation of older buildings and certified historic buildings. The new standard allows tax credits of 15% for structures 30 years old, 20% for those 40 years old and 25% for certified historic structures. This system can be used for the creation of rental housing in older buildings. Urban Land (February 1983), reports that this tax credit has been used in conjunction with equity syndication to undertake a number of historic rehab projects. The Connecticut Department of Housing identifies this as a potentially significant source of new rental units in rehabilitated older structures of all types.
3. The development of other new sources of residential financing such as mortgage backed securities are also expected to reach greater significance. This will be particularly true for multi-family units if a proposed secondary market for conventional multi-family housing is developed as is currently being considered by HUD and (Fannie Mae) the Federal National Mortgage Association.
4. Finally, it is likely that despite the development of these new methods of financing housing, banks and insurance companies will continue to be the principal sources of financing for small developers who are the primary producers of housing.

Summary-Conclusion

Section 2 has been a review of possible funding sources available to provide more housing in Middletown for all economic groups. The State Department of Housing is the major funding source in Connecticut for housing programs which assist in providing housing to low and moderate income households. Middletown has utilized most of the major state funded housing programs particularly the Small Cities Community Block Grant and Rental Housing for the Elderly. Federal housing assistance programs have been greatly reduced. A new housing assistance delivery system is being developed at the federal level. During this transition period between the old and new systems, funding levels

have been decreased. One of the most cost-effective means of encouraging housing development are land use techniques implemented on the local level. Certain changes in a town's zoning regulations can have an impact of reducing housing costs, thus be an incentive for developers to build. The City of Middletown has instituted a number of these techniques including allowing "infilling" of lots in older neighborhoods; no minimum floor area requirement; reduced street widths; a PRD regulation which allows higher density housing developments; and a streamlined application review process.

Other land use techniques exist which Middletown could implement include allowing mobile home parks in the city; developing an accessory apartment regulation to allow apartment conversion in existing single-family housing; permit residential development on interior or rear lots; and designate an experimental housing zone.

Banks and insurance companies are still the most prevalent source of financing for small developers of housing. New private sector methods for financing housing development have emerged in the past few years. These include complex equity syndication, tax incentive for the rehabilitation of older buildings and mortgage backed securities.

Section 3

NORTH END EAST STUDY

The North End of Middletown's downtown has been designated as a target area of a special study by the Middletown Housing Task Force. The study area boundaries are: the west side of Main Street from Washington Street to Grand Street; the east side of Main from Washington to Hartford Avenue; and all streets between Main and DeKoven Drive, north of Washington Street up to Miller and Bridge Streets (see attached map).

The North End has been the target of commercial and residential rehabilitation for a number of years. Because of these rehab projects, the Main Street mixed-use structural conditions are generally on their way up. However, the housing conditions throughout the North End area have been in decline for years. The North End has been affected by urban renewal efforts in other areas of Middletown, especially the Metro South and DeKoven Drive renewal projects during the late 60's which removed whole blocks of low and moderate income housing. Displaced residents of these renewal areas relocated in the North End East area. The impact in the North End has been declining residential conditions, an increased low-income population, and a high proportion of single-person households with special needs.

This study will examine the housing conditions and population characteristics in the North End study area based on the latest available demographic information. Housing conditions have also been evaluated via a windshield survey conducted for this study by the Greater Middletown Community Corporation. The survey determined the value of housing rehabilitation needs in the North End and identified priority areas for future rehab efforts.

Housing and Population Characteristics

Census data was examined to determine general housing and population characteristics for the study area. The North End consists of parts of two census Tracts, 5411 and 5416. The majority of the study area is contained in the latter. Each of these census tracts is divided into blocks for which certain census data is available.

According to this block data the study area contains a population of approximately 1,088 persons, 15.3% of whom are black, 13% of Spanish origin, and 13% are 65 years of age and older. The minority and elderly population of the study area is proportionately higher than that of Middletown as a whole which has a 9.6% black population, 2.6% Spanish origin, and 11.7% 65 years and older.

There are an estimated 503 year-round housing units in the North End study area. The vacancy rate in the North End was approximately 6.2% in 1980, compared to a 4.3% vacancy rate for year-round housing units in Middletown. The North End vacancy rate appears high. There is a strong possibility that this high vacancy rate is due to the fact that during the time the 1980

census data was being collected, a number of the vacant units in the North End study area were not on the market due to their delapidated condition. In other words, while the latest available data indicates a high vacancy rate in the North End, this is probably due to the uninhabitable condition of some of the vacant units.

Of the occupied housing units in the study area, 13.9% are owner occupied and 86.1% are renter occupied. There is a much higher percentage of rental units in the North End than in all of Middletown, which has a fairly even split of owner/renter units, 49% and 51% respectively.

The average value of owner occupied units in the North End is \$40,000. This is 35% below the City-wide average owner-occupied housing value. The average rent in the study area is also considerably lower than in the City as a whole, \$157 in the North End; \$205 in Middletown.

Certain demographic information gives a good indication of substandard housing conditions. A housing unit with 1.01 or more persons per room indicates overcrowding, and a unit lacking complete plumbing facilities for the exclusive use of the household indicates a structural deficiency in the unit. According to the 1980 block data, in the North End study area 7.3% of the occupied units are overcrowded, while 13.9% lack exclusive plumbing. These are fairly high substandard indicators when compared to Middletown as a whole, which has 2.2% of its occupied housing units both overcrowded and lacking exclusive plumbing.

There appears to be a high proportion of non-family households in the North End study area. In Census Tract 5416, Block Group 2, which encompasses all but a small section of the study area; the percentage of families to total households is 42%, indicative of a high number of unrelated individuals. On a City-wide basis, families comprise 67% of all households. Also there are quite a high number of one-person households in the North End. Of the total occupied units, 37% are one-person households, 10% above the City-wide proportion of one-person households.

The level of income and poverty status was estimated for the North End by using 1980 Census data compiled for Census Tract 5416, Block Group 2, which should provide a fairly accurate description of the economic conditions in the study area. The median household income in Block Group 2 was \$7,435; 57% below the overall City median household income. The median family income was \$12,627; nearly 40% below the City-wide figure of \$21,085. These are dramatic indicators of low and moderate income in the North End.

Census data also identifies a comparatively high number of households below poverty level in the North End. The percentage of family households in the North End below the poverty level in 1979 was 18.1%, versus 5.9% City-wide. The percentage below

poverty level for non-family households was 29.8% in the North End; 18.6% in Middletown.

Priority Rehab Areas

A windshield survey of the target area was conducted by the Greater Middletown Community Corporation in March, 1983 to determine the value of rehabilitation needs in the North End. The value of work necessary to bring structures up to code was estimated and priority areas of concentrated rehabilitation needs were identified. For the purposes of the survey, the North End was divided into six "pocket areas" for which the number of housing structures and units were recorded, the value of rehabilitation work was estimated, and the average rehabilitation cost per structure and unit were calculated. Based on the survey findings, the pocket areas were ranked according to priority for future funding of rehabilitation projects initiated by the City in the North End East Study Area.

The detailed survey findings and a map of the pocket-priority areas are attached.

The number one priority area is Lower Ferry Street and DeKoven Drive (see map), an area containing 13 structures and 46 housing units. The average rehabilitation cost in this area is \$15,846; the highest average rehab cost of all the pocket areas. This priority area is made up of extremes of housing conditions, so that the average cost is somewhat deceiving. Five of the thirteen structures in the South Ferry and DeKoven Drive area are seriously deteriorated and need more than the average rehab work and cost. Other structures are in fairly good condition and need only a minimal amount of work to bring them up to code. Historically, this area contains a high minority and low income population.

The second priority area is Lower Green Street, an area containing 10 structures and an estimated 28 units. The average rehabilitation cost per structure is \$10,900. Though the average rehab cost in this area is only the fourth highest of all pocket areas, Lower Green Street has been designated the number two priority area because of the poor housing conditions and its crucial location. Lower Green Street is a key support area to the housing and commercial rehabilitation money already invested along Main Street. Also the investment by the City in the new DeKoven Drive extension would be enhanced by improvements to this pocket area.

The remaining pocket areas have been ranked as follows:

- #3 Main Street, 24 structures, 107 units, average \$11,792 per structure;
- #4 Portland and Bridge Streets, 12 structures, 25 units, average \$10,583 per structure;
- #5 Miller and Bridge Streets, 16 structures, 29 units, average \$13,750 per structure; and

#6 Alsop Avenue, 4 structures, 7 units, average \$4,250 per structure.

Summary-Conclusion

In summary, the census data reviewed has provided a profile of the population and housing stock conditions in the North End study area.

The population, largely low and moderate income, consists of a somewhat higher percentage of minority and elderly persons than the profile of Middletown as a whole. The population contains a high percentage of households whose incomes are below the poverty level. There are a high proportion of non-family households in the study area, including a significant number of one-person households.

The housing stock is largely rental units, rents averaging significantly lower in the North End than for the City as whole. The value of owner-occupied housing is substantially lower than City-wide values. Finally, census data indicates overcrowding and substandard housing conditions are a problem in the North End study area.

Based on a windshield survey of the North End East area, housing rehabilitation needs have been evaluated and costs estimated. Priority areas of housing rehabilitation needs have been designated. It is recommended that future housing rehabilitation efforts in the North End be targeted according to the priority areas ranked in this study.

APPENDIX I

Connecticut Department of Housing Programs

Assistance to individuals and tennants, groups, etc.

- A. Down payment assistance - low interest loans to first time buyers.
- B. Energy conservation - loans for energy related items.
- C. Sale of moderate rental housing - low interest mortgages to tennants or other qualified buyers of State assisted rental housing.
- D. Housing information service - tenant/landlord and other housing issues.

Financial assistance to towns, housing authorities, etc.

- A. Payment-in-lieu of taxes (PILOT) - payments to towns in lieu of taxes on state assisted housing projects.
- B. Tax abatement - reimbursement to towns for taxes abated on low/moderate income housing units.

Technical Assistance

- A. Condominium conversion - aid to developers regarding filing of required documentation.
- B. Management services - advisory assistance to housing authorities, developers and sponsors of state aided units.
- C. Accounting assistance - technical assistance with financial aspects of state funded programs.
- D. Relocation assistance - technical assistance to persons displaced by state action or government funded improvement programs.
- E. Housing code enforcement - technical assistance to towns to develop and enforce local codes.
- F. Policy and planning - provision of data and research on housing units.

APPENDIX II

One-to-Four-Family Home Mortgage Insurance
(Section 203(b) and (i))
Homeownership Assistance for Low- and Moderate-Income
Families (Revised Section 235)
Homeownership Assistance for Low- and Moderate-Income
Families (Section 221(d)(2))
Housing in Declining Neighborhoods (Section 223(e))
Special Credit Risks (Section 237)
Condominium Housing (Section 234)
Cooperative Housing (Section 213)
Manufactured (Mobile) Homes (Title I)
Manufactured (Mobile) Home Courts (Section 207)
Multifamily Rental Housing (Section 207)
Existing Multifamily Rental Housing (Section 223(f))
Multifamily Rental Housing for Low- and Moderate-Income Families
Sections 221(d)(3) & (4))
Assistance to Nonprofit Sponsors of Low- and Moderate-Income
Housing (Sections 106(a) and (b))
Rent Supplements
Lower-Income Rental Assistance (Section 8)
Low-Income Public Housing
Comprehensive Improvement Assistance Program (Public Housing
Modernization)

Public Housing Operating Subsidies
Direct Loans for Housing for the Elderly or Handicapped
(Section 202)
Mortgage Insurance for Housing for the Elderly (Section 231)
Nursing Homes and Intermediate Care Facilities (Section 233)
Hospitals (Section 242)
Group Practice Medical Facilities (Title XI)
Home Improvement Loan Insurance (Title I)
Rehabilitation Mortgage Insurance (Revised) Section 203(k)
Supplemental Loans for Multifamily Projects and Health Care
Facilities (Section 241)
Single-Family Home Mortgage Coinsurance
Multifamily Housing Coinsurance
Graduated Payment Mortgage (Section 245)
Indian Housing
Land Development (Title X)
Armed Services Housing for Civilian Employees (Section 80)
Housing in Military Impacted Areas (Section 238(c))
Homes for Servicemen (Section 222)
Flexible Subsidy
Counseling for Home Buyers, Homeowners and Tenants
Interstate Land Sales Registration
Manufactured (Mobile) Home Construction and Safety Standards
Real Estate Settlement Procedures Act (RESPA)

For more information on these programs see Programs of HUD, U.S.
Department of Housing and Urban Development, U. S. Printing
Office, 1982.

APPENDIX III

NORTH END (EAST) MAIN STREET COMMITTEE WINDSHIELD SURVEY - COST TO CURE

108

<u>Structures</u>	<u>Neighborhood Area</u>	<u>Units</u>	<u>Average Cost to Cure</u>
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(13) Lower Ferry & DeKoven Dr. (So.)

\$ 9,000	3	
12,000	2	
18,000	4	
8,000	3	
8,000	3	
12,000	4	
12,000	6	PRIORITY AREA #1
7,000	2	
6,000	1	
40,000	3	
50,000	7	
15,000	6	
9,000	2	
Total	46	\$15,846/Structure 4,476/Dw. Unit

(10) Lower Green St.

\$ 8,000	2	
9,000	2	
15,000	2	
11,000	3	
25,000	8	
6,000	2	PRIORITY AREA #2
6,000	3	
7,000	2	
12,000	2	
10,000	2	
Total	28	\$10,900/Structure 3,893/Dw. Unit

(24) Main St. & Remaining Structures

\$ 20,000	4	
50,000	12	
5,000	2	
4,000	2	
6,000	2	
3,500	3	PRIORITY AREA #3
6,000	2	
15,000	3	
15,000	2	
15,000	2	
20,000	2	
4,000	0	(commercial)
2,000	2	
3,000	1	
50,000	4	
3,500	2	
12,000	24	
4,000	2	
4,500	4	
4,500	6	
4,000	4	
4,500	2	
20,000	16	
8,000	4	
<hr/>	<hr/>	
Total \$283,000	107	\$11,792/Structure 2,645/Dw. Unit

(12) Portland & Bridge

\$ 15,000	4	
35,000	3	
10,000	1	
7,000	4	
8,000	2	PRIORITY AREA #4
6,000	1	
14,000	3	
10,000	2	
3,000	1	
3,000	1	
4,000	1	
12,000	2	
<hr/>	<hr/>	
Total \$127,000	25	\$10,583/Structure 5,080/Dw. Unit

(16)

Miller & Bridge

Rehab Cost/Structure
Rehab Cost/Dw. Unit

\$ 29,000	2
10,000	1
15,000	1
4,000	1
4,000	1
15,000	1
2,000	2
19,000	2
40,000	4
5,000	2
20,000	3
6,000	1
6,000	2
9,000	3
30,000	2
6,000	1

PRIORITY AREA #5

Total \$220,000

29

\$13,750/Structure
7,586/Dw. Unit

(4)

Alsop Avenue

\$ 4,000	2
5,000	1
4,000	2
4,000	2

PRIORITY AREA #6

Total \$ 17,000

7

\$ 4,250/Structure
2,429/Dw. Unit

Totals 79 \$962,000

242

\$12,177/Structure
3,975/Dw. Unit

3/23/83

APPENDIX IV

NORTH END INVENTORY OF STRUCTURES

<u>MAP NO.</u>	<u>BLOCK NO.</u>	<u>PARCEL NO.</u>	<u>OWNER</u>	<u>MAILING ADDRESS</u>	<u>TYPE</u>
22	17-47	13	Howard Feldman	36 Washington St.	C
		12	Theodore Tine	56 High St. Portland 06480	C&3F
		11	Daniel Ryan	48 Washington St.	C&3F
		10	Mary Wemett	52 Washington & Alsop Ave	C&1F
		1	Guiseppe Garibaldi	54-56 Washington & Alsop Ave.	C (Club)
		46	Susan Higgins	58 Washington St.	2F
		45	B&B Realty	423 Main St.	Vacant
		44	B&B Realty	423 Main St.	C
		43-44A	B&B Realty	423 Main St.	C
		9	Sebastian & Salvatore Coronella	2 Alsop Ave.	2F
		8	Andrew Huang	6 Alsop Ave.	1F
		7	Robert Anderson	14 Alsop Ave.	C
		2	Atty. Chester Dzialo	164 Court St.	2F
		3	Elena Vinci	5-7 Alsop Ave.	3F
		4	Ann Lavery	9-11 Alsop Ave.	2F
		5	Anna Rousseau	13-15 Alsop Ave.	2F
		6	Nicholas Marchetti	17-19 Alsop Ave.	2F
		16	Rosing Fortuna	DeKoven Dr.	2F
		17	Joseph Vecchitto	DeKoven Dr.	C&3F
		18	Robert Lukasik	P.O. Box D, 77 Geer St. Cromwell 06416	6F
		42	John Kapelewski & Peter Blum	Red Cloven Circle	C
		41	B&B Realty	423 Main St.	C
		40	John Giuliano	60 Pearl St.	C&2F
		39/39A	Norman Dym	484-493 Main St.	C
		38	Nicholas Saraceno	235 Court St.	C
		37	Catherine Cody & Elmer Chiarappa	504-508 Main St.	C&2F
		36	Myron Poliner	512-522 Main St.	C
		34/35	Kalman Palmer	536 Main St.	C&2F
		31/33	Allen Minor	134 Schuyler Ave.	C
		32	Albert Dadario Sr.	97 Olympus Pkwy	C&4F
		19	Joseph Vecchitto	23 Ferry & DeKoven	4F
		20	Patsy & Sally Nettis	24 Lake St.	4F
		22-21	Salvatore Damiaata	33 Ferry St.	3F
		23	Louis Messina	39 Ferry St.	2F
		24	Minnie Cannata	47 Ferry St.	3F
		25	BM March Inc.	Coles Rd. Cromwell 06416	4F
		26	Angelo Monarca	P.O. Box 1150 Middletown	5F
		27	Nilda Perichi	57-59 Ferry St.	3F
		28	Robert Bongiorno	63 Ferry St.	2F
		29	Peter Santangelo	67 Ferry St.	2F

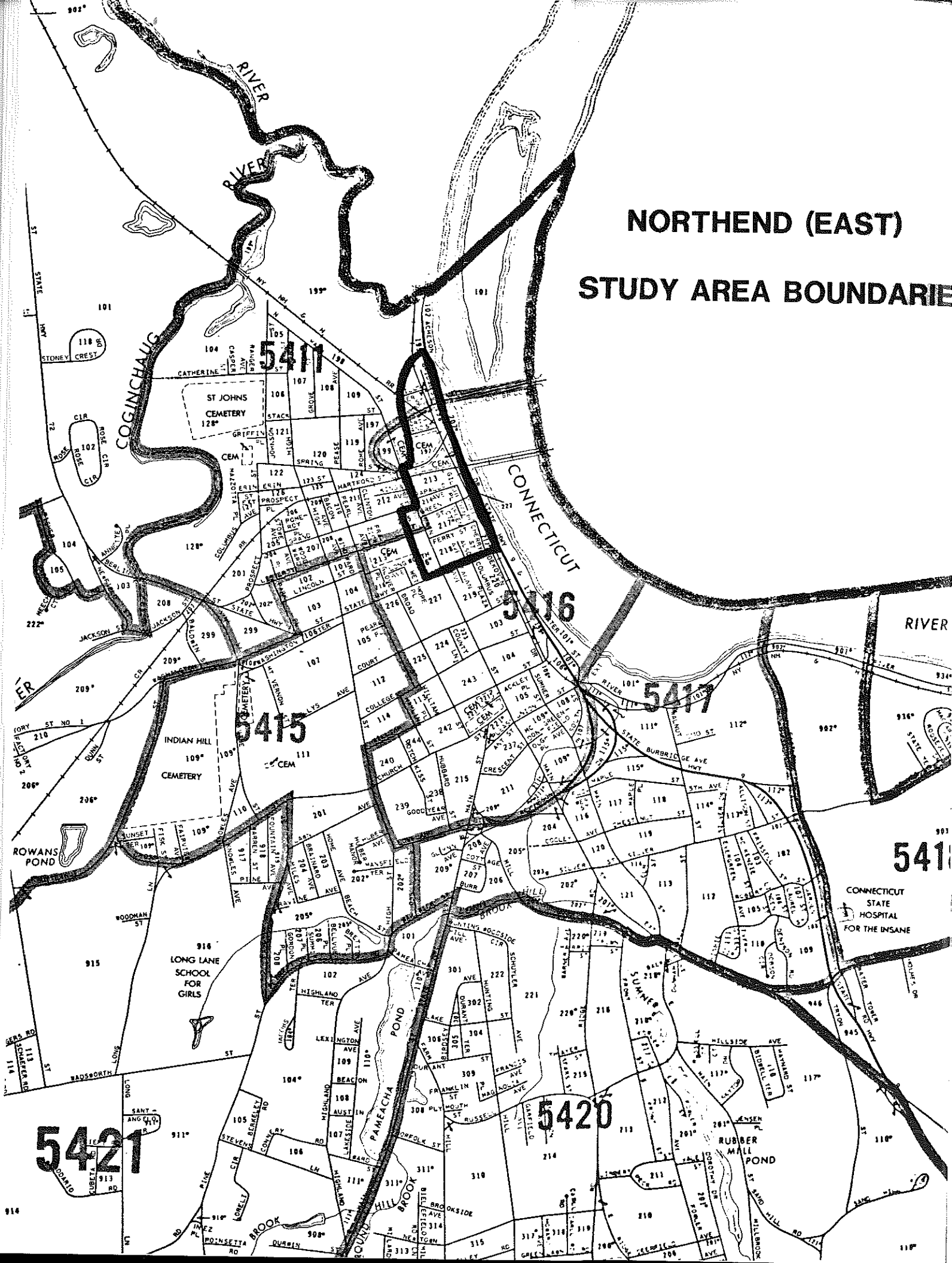
<u>MAP NO.</u>	<u>BLOCK NO.</u>	<u>PARCEL NO.</u>	<u>OWNER</u>	<u>MAILING ADDRESS</u>	<u>TYPE</u>
22	17-47	30	Rose Santangelo	71 Ferry St.	2F
		31A	Vincent DiMauro	73 Ferry St.	C
	17-37	27-1	State of Connecticut	Right of Way	Vacant
		27	City of Middletown	(26-28 Ferry St.)	Vacant
		28	City of Middletown	(30-32 Ferry St.)	Vacant
		29	Keith Baudis	915 East St.	3F
		30	Keith Baudis and George Lawler	915 East St. & Willow Brook Rd. Cromwell	7F
		31	Carl Mazzotta	Kreghley Pond Rd. Cobalt 06414	4F
		32	Helen Campsisi	44-46 Ferry St.	6F
		33	Constance Vitale	56 Ferry St.	C
		34	Salvatore Marino	54-56 Ferry St.	C&3F
		35	Paul Fazzino	58 Ferry St.	4F
		36	Theresa Mazzotta	64-66 Ferry St.	4F
		37	Theresa Mazzotta	64-66 Ferry St.	C&2F
		37A	Theresa Mazzotta	64-66 Ferry St.	Garage Parking
		38	City of Middletown	(68-72 Ferry St.)	2F
		39-40	City of Middletown	(74-76 Ferry St.)	C&4F
		1-2	Sebastian Salafia	25 Ridge Rd. Cromwell	C&8F
		3	Nicholas Giardina	174 Tryon St. (566 Main)	C&2F
		4	Malcolm Clark	570-572 Main St.	C
		5	Edward Marchinkoski	Coles Rd. Cromwell	C&1F
		6	Joseph Lombardo	578-582 Main St.	C&2F
		7	Jacob Shlein	548 Main St.	C
		8	City of Middletown	(590-596 Main St.)	Vacant
		9-10	Middlesex Realty Holding, Co.	598-614 Main & Green St.	C&12F
		22	State of Connecticut	(Green St. & DeKoven)	Vacant
		21	City of Middletown	(21-23 Green St.)	Vacant
		19-20	Helen Pizzonia	25-27 Green St.	10F
		18	Paul Fazzino	29 Green St.	3F
		17	Joseph Garofalo	31 Green St.	3F
		16	Antonino Genovese	35 Green St.	2F
		15	Anong Becker	37 Green St.	2F
		14	David Passamano	41-43 Green St.	3F
		13	The Church of St. Sebastian	51 Green St.	School
		12	The Church of St. Sebastian		Vacant
		11	City of Middletown	(Green St.)	Vacant
17-36		12B	State of Connecticut	(Green & DeKoven)	C
		13	Louis Russo	398 Millbrook Rd.	5F
		14	Louis Russo	398 Millbrook Rd.	Vacant
		15	George Lawler & Keith Baudis	Willowbrook Rd. Cromwell	3F
		16	George Lawler & Keith Baudis	Willowbrook Rd. Cromwell	4F

MAP NO.	BLOCK NO.	PARCEL NO.	OWNER	MAILING ADDRESS	TYPE
22	17-36	17	Emanuel Pattavina	53 Highland Terrace	4F
		18	Gaetano Gionanditto	50-52 Green St.	2F
		19-20	Joseph Pantano	54-58 Green St.	2F
		21	Micheal Waczasick	60-62 Green St.	1F
		22	No Owner	Green St.	Vacant
		1	City of Middletown	(622-226 Main St.)	Razed
		2	Salvatore Rizzo	132 Margarite Rd.	Fire
				630-640 Main St.	Damaged
		3	Daniel Fountain	5 Maple St.	C&2F
		4	Douglas Militzok	107 Lawler Rd.	C&12F
				West Hartford	
		5	Carmen Milardo	McVeagh Rd. P.O. Box 551	C&2F
				Westbrook, 064998	
		6	Dennis Murray	666-668 Main St.	C&24F
		12	Sebastiano Perruccio	DeKoven Dr.	6F
		11	Nicholas Saraceno	235 Court St.	C
		10	Annette Grimaldi	Peters Lane	C&7F
				Middlefield	
		9	Emanuel Pattavina	c/o Rose Masselli, 64	6F
				Freestone Ave., Portland	
		8	Domenick Daniels	39-41 Rapallo Ave.	4F
		7	Domenick Daniels	47-49 Rapallo Ave.	C&2F
17-29		9A	City of Middletown	(Rapallo Ave.)	Vacant
		8	Fox & Becker Co.	10 Rapallo Ave.	C
		7	William Miller	4 Wightman Pl.	C
				Cromwell	
		6A	Harvey Kagan	18 Asylum St.	C
				Hartford, 06103	
		6B	Harvey Kagan	18 Asylum St.	Parking
				Hartford, 06103	
		6	Nicholas Saranceno	235 Court St.	C
		5	Vincent Labbadia	50-52 Rapallo Ave.	C&4F
		1	Sebastian & Grace	106 Olympus Pkwy	C
			Perruccio	Middletown	
		2	Frank Comelio	166 Washington St.	C&9F
		*3-4	City of Middletown	(710-712 Main St)	C&MF
		4B	City of Middletown	(726 Main St.)	C
		4A	Brian O'Rourke	738 Main St.	C
17-46		1-58	Gloria Stone	25 Suzio Dr.	Vacant
				Meriden	(Razed)
		2	Town & Country	483-485 Main St.	Parking
			Auto Sales, Inc.		Lot
		3	Town & Country	489-493 Main St.	C
			Auto Sales, Inc.		
		4A	Peter Savastra	497-499 Main St.	2F
		4	Jeanne Lombardo &	505 Main St.	C
			Welles Guilmartin		
		5	The Salvation Army	515 Main St.	C
		6	City of Middletown	(533 Main St.)	Fire
			(Fire Dept)		House
		7	Philip Redford	545-549 Main St.	C
		8	Mortimer Cemetary	Main St.	Cemetary

MAP NO.	BLOCK NO.	PARCEL NO.	OWNER	MAILING ADDRESS	TYPE
22	17-46	9	Middletown Parking Authority	567 Main St.	Parking
		10	Joseph & Theodore Tine	591 Main & Liberty St.	C
	17-35	1	The March Corp.	Coles Rd. Cromwell	C
		2	St. Vincent DePaul Inc.	613-617 Main St.	C&2F
		3	Arnold Talevi	625 Main St.	C&2F
		3B	Arnold Talevi	631 Main St.	C&6F
		3A	Hilda Associates & Community Health Center Inc.	635 Main St.	C&4F
		4-5	Savatore Adomo	639-643 Main St.	C
		6-7	Joseph Jarzabek	645-655 Main St.	C
20	17-14	12	Raymond Tremblay	20 Glover Pl.	1F
		10	Albert Dadario	97 Olympus Pkwy	C&5F
		9	Wallace Stewart Jr.	17 Portland St.	2F
		8	Fred Galanto	25 Portland St.	1F
		7	Victor Galanto	25 Portland St.	3F
		6	James Galanto	25-27 Portland St.	C&1F
		5	James Galanto	25 Portland St.	Vacant
		2	Mary Lisa	20 St. Johns St.	2F
		3	John Tomassone	22 St. Johns St.	1F
		4	Frank Lentini	24-26 St. Johns St & Portland	3F
		1	St. John's Church Corp	St. Johns Sq. & St.	Rectory
		1A	St. John's Church Corp	33 St. Johns Sq.	Convent
		15	David Silas	55 Bridge St. & Hartford	2F
		14	Warren McDaniel	59-61 Bridge St.	1F
		13	Mary Nosal	63-65 Bridge St. & Portland St.	2F
	17-13	8	Arthur Carbo	10 Portland St.	2F
		7	Rose Salafia	12-14 Portland St.	3F
		6	Alfred D'Antonio	18 Portland St.	2F
		5	Victor Galanto	20 Portland St.	4F
		3&4	James Galanto	22-24 Portland St.	3F
		2	Joseph Marcati	30 Portland St.	1F
		1	Stefania Vinci	34 St. Johns St. & Portland St.	3F
		9	John Vinci	36-38 St. Johns St.	2F
		10	Micheal Cordone	42-44 St. Johns St.	6F
		10A	Hans Brings	50 St. Johns St.	C
		11	Conrail Corp.	--	c
	17-15B	4	Gillis Liljedahl	103 Bridge St.	3F
		3	George Spivey	109 Bridge St.	1F
		2	Arnold Talevi	111 Bridge St.	2F
		1	Mount Hope F.B.H. Church of God of America	115 Bridge St. & Miller	2F
	17-15	2	Randy Waters	121 Bridge St. & Miller	3F
		3	Raymond McArthur	9 Omo St.	3F
		4	Alice LePore & John Gilletti	135 Bridge St.	1F
		5	Alice LePore & John Gilletti	135 Bridge St.	3F

<u>MAP</u> <u>NO.</u>	<u>BLOCK</u> <u>NO.</u>	<u>PARCEL</u> <u>NO.</u>	<u>OWNER</u>	<u>MAILING ADDRESS</u>	<u>TYPE</u>
20	17-15	5A	Alice LePore & Maurice DeLuca	135 Bridge St.	3F
		1	Harold Davidson	12 Miller St.	2F
	17-15C	1	Peter Evans	15 Miller St.	1F
		2	Bobby Jones	17 Miller St.	1F
		3	Reuben Croft	19 Miller St.	1F
		4	Simon Hart	21 Miller St.	1F
		5	John Carnaroli	Hubbard St.	Vacant
				Middlefield, 06455	
		6&7	Randy Waters	25 Miller St.	2F
		8	Carl Mazzotta	31 Miller St.	2F
		9	John Carnaroli & Jacqueline Parmalee	Hubbard St.	2F
				Middlefield, 06455	
		10	John Carnaroli & Robert Giardina	Hubbard St.	2F
				Middlefield, 06455	
	12-2	1	City of Middletown	(18 Miller St.)	Vacant
		2	City of Middletown	(20 Miller St.)	2F
		3	James Turner	22 Miller St.	2F
		4	Annie Turner	26 Miller St.	2F
		5	Randy Waters	30 Miller St.	2F
		6	Andrea Wong & Bruce Mallatratt	32 Miller St.	1F
		7	Andrew Saltus	36 Miller St.	condemned 1F

NORTHEND (EAST)
STUDY AREA BOUNDARIE



PRIORITY HOUSING REHABILITATION AREAS

